#### IN THE UNITED ST ES PATENT AND TRADEMARK OFFICE

Applicant(s): Kumar, et al.

Application No.: 10/036,2\$6

Filed: 12/31/2001

Title: METHOD AND APPARATUS FOR

PROMOTING USE OF A FINANCIAL PRODUCT

## **COPY OF PAPERS** ORIGINALLY FILED

Group Art Unit: 2161

Attorney Docket No.: G07.010

## RESPONSE TO NOTICE TO FILE MISSING PARTS OF APPLICATION

Assistant Commissioner for Patents Washington, D.C. 20231 Attention: Box Missing Parts

Sir:

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This is in response to the February 13, 2002 Notice to File Missing Parts of Application under 37 CFR 1.53(f). Enclosed is a copy of said Notice and the following documents and fees to complete the filing requirements of the above-identified application.

- Executed Declaration and Power of Attorney. The above-identified application is (X) the same application which the inventor executed by signing the enclosed declaration.
  - ( ) Statutory basic filing fee

( ) Utility

() Design

- Additional claim fees of \$
- (X) Missing Parts Surcharge = \$130.00
- ( ) A Petition for Extension of Time for reply to Notice of Missing Parts is attached.
  - one month = \$110.00
  - two months = \$400.00 )
  - three months = \$920.00
  - four months = \$1,960.00

Respectfully submitted,

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231.

Date of Deposit: March 2, 2002

Typed Name: Edith Martin

By

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Reg. No. 38,370

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# United States Patent and Trademark Office

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APPLICATION NUMBER

FILING/RECEIPT DATE

FIRST NAMED APPLICANT

ATTORNEY DOCKET NUMBER

10/036,286

12/31/2001

Neeraj Kumar

G07.010

**CONFIRMATION NO. 4570** 

FORMALITIES LETTER

OC000000007467178\*

Buckley, Maschoff, Talwalkar & Allison LLC 5 Elm Street New Canaan, CT 06840

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Date Mailed: 02/13/2002

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

## FILED UNDER 37 CFR 1.53(b)

## Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a)......

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(I) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

A copy of this notice MUST be returned with the reply.

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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PTO/SB/21 (08-00) Approved for use through 10/31/2002. OMB 0651-0031 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE Noder the Paper Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. 10/036.286 Applicati n Number RANSMITTAL December 31, 2001 Filing Date FORM used for all correspondence after initial filing) First Named Inventor Kumar COPY OF PAPERS ORIGINALLY FILED **Group Art Unit** 2161 **Examiner Name** Total Number of Pages in This Submission G07.010 **Attorney Docket Number** ENCLOSURES (check all that apply) **Assignment Papers** After Allowance Communication Fee Transmittal Form (for an Application) to Group Appeal Communication to Board of Fee Attached Drawing(s) Appeals and Interferences Appeal Communication to Group Licensing-related Papers Amendment / Reply (Appeal Notice, Brief, Reply Brief) Petition Proprietary Information After Final Petition to Convert to a Status Letter Affidavits/declaration(s) **Provisional Application** Power of Attorney, Revocation Other Enclosure(s) (please **Extension of Time Request** Change of Correspondence identify below): A check for \$130 Address **Express Abandonment Request Terminal Disclaimer** Information Disclosure Statement Request for Refund Certified Copy of Priority CD, Number of CD(s) Document(s) Response to Missing Parts/ Remarks **Incomplete Application** Response to Missing Parts under 37 CFR 1.52 or 1.53 SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT Scott B. Allison Firm Individual name Signature 2002 Date March (5 **CERTIFICATE OF MAILING** being deposited with the United States Postal Service with sufficient postage as first class I hereby certify that this correspondence is oner for Patents, Box MISSING PARTS, Washington, DC 20231 on March 5, 2002. mail in an envelope addressed to: Commissi **Edith Martin** Type or printed name Date March, 2002 Signature complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of

Burden Hour Statement: This form is estimated to take 0.2 hours used information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR time your are required to complete this form should be sent to the Chrommissioner for Patents, Washington, DC 20231 COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant C